Credit deposit rates of Nationalised Banks in Bihar

759. SHRI S. S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) what is the credit deposit ratio in Bihar so far as the nationalised bankiing sector is concerned;

(b) what is the average credit deposit ratio for each State; and

(c) whether Government propose to take steps to improve the credit deposit ratio tin Bihar?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) Credit Deposit Ratio of Public Sector Banks in the State of Bihar as at the end of September 1987 was 34.92 per cent.

(b) Statewise data on C:D Ratio of 28 Public Sector Banks as at the end of September, 1987 is set out in the enclosed Statement (See belcw).

fc) The major factors underlying the 1'JW C:D Ratio in Bihar were identified to be erratic availability of power, poor infrastructure facilities inhibiting industrial growth absence of addequate bankable schemes etc. Apart from these it .vas also observed that the credit absorption capacity of the state was not commensurate with growth of deposit. In order to suggest suitable measures for improving the C:D Ratio in Bihar, sample studies were conducted by RBI in few selected districts of the State. Apart from tl.ig, State Ows, is also expected to formulate viable bankable schemes and NABARD has set up an expert advisory group to advise the State Government in this matter.

Statement

Statewise Credit: Deposit Ratio of 28 *Public Sector Banks (As on September* 1987)

Name of *the* State/Region/Union Territory	Cradit .Deposit Ratio %
1	2
I. *NORTHERN REGION:*	
1, Haryana	59.52
2. Himachal Pradesh	37 52
3. Jammu & Kashmir	30 48
3. Punjab	43 48
5. Rajasthan	59 29
6. Chandigarh.	112 59
7. Delhi	45.34

1		2
II. *NORTH-EASTERN REGION :*		
1, Assam		49-79
2. Manipur		63.04
3. Meghalaya		22 23
4. Nagaland		40-34
5. Sikkim		28-15
6. Tripura		48-65
7. Arunachal Pradesh		19-98
8. Mizoram		22.43
III, EASTERN REGION?		
1. Bihar.		34-92
2. Orissa		82-16
3. West Bengal		48.05
4. Andaman & Nicobar Islands		36.70
IV. *CENTRAL REGION:*		
1. Madhya Pradesh		57.68 '
2. Uttar Pradesh		52-41
V. *WESTERN REGION:*		
1. Maharashtra		74 90
2. Dadra & Nagar Haveli		63.73
3. Daman & Diu		23.03
4. Gujarat		52.00
5. Goa		31.16
VI . *SOUTHERN REGION:*		
1. Andhra Pradesh		78.09
2. Karnataka		93.04
3. Keraia		6190
4. Tamil Nadu		96 04
5. Lakshadweep		22-46
6. Pondicherry	ALL INDIA	52.39
		S9.78